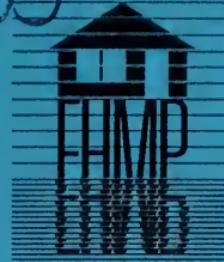


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Flood Hazard



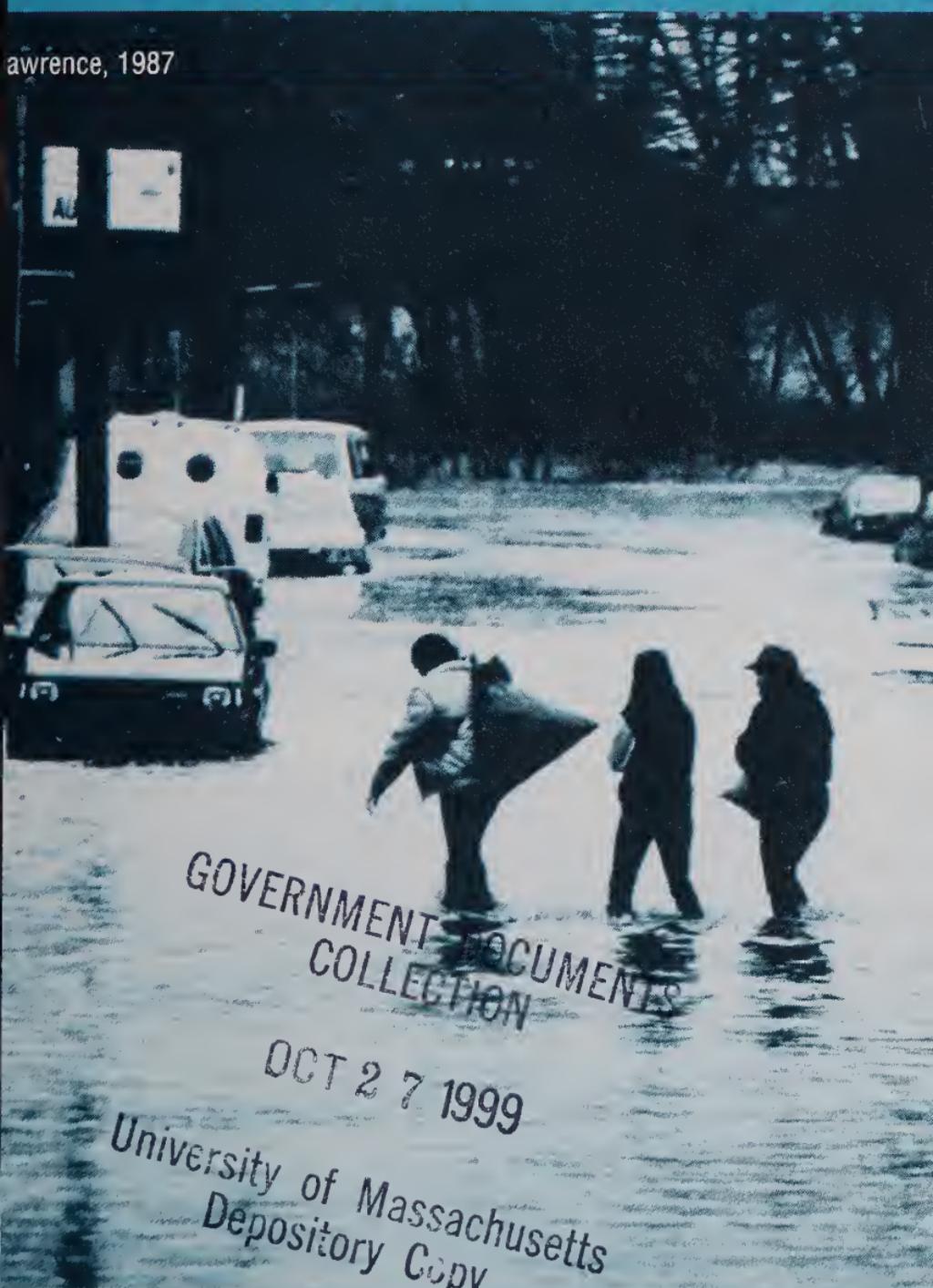
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Division of
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Scituate, 1978



Flood Hazard Management Program



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Who does the FHMP assist?

- interested citizens
- property owners
- insurance companies
- real estate firms
- development consultants
- banks and lending institutions
- mayors and selectmen
- building officials
- conservation commissions
- zoning boards
- planning boards
- regional planning agencies

- offers information about obtaining flood insurance through the National Flood Insurance Program (traditional "homeowners" policies do not cover flood damage).
- provides model bylaws encouraging communities to join the National Flood Insurance Program and enact or update zoning bylaws to regulate land use in floodplains.



Why are floodplains important to protect?

Floodplains serve as a natural means of flood control by absorbing and retaining water during periods of excessive precipitation and runoff. By providing information and related assistance about floodplain management, the state's Flood Hazard Management Program serves a valuable role in helping to guard against financial losses due to flooding while protecting public safety and Massachusetts' natural resources.

Is it wise to build in floodplains?

The FHMP encourages that alternative sites for construction outside the floodplain be explored and that structures not be built in a floodplain, whenever possible. When construction occurs in a floodplain, the structure is subject to damage not only by floodwaters, but by forces created by groundwater exerting pressure on the



What services does the FHMP provide?

To help safeguard Massachusetts residents against possible losses to life, health, and property due to flooding, the FHMP:

- maintains a reference file Flood Insurance Rate Maps (FIRMs) which identify known flood hazard areas for communities in Massachusetts. These maps help citizens learn about the risk local flooding may pose to them.
- meets with municipal officials to provide assistance with local floodplain management efforts.
- distributes the State Building Code design regulations for floodplains (780 CMR 2102.0) and FEMA manuals of appropriate floodplain construction techniques to minimize flood damage to those structures permitted in the floodplain.
- provides information on how to properly elevate and floodproof structures in the floodplain.

What is the Flood Hazard Management Program?



ome floods in Massachusetts are impossible to control, but flood damage can be minimized by sound advanced planning and preparation. The Flood Hazard Management Program (FHMP)

The FHMP was established in 1981 by the Massachusetts Department of Environmental Management's Division of Water Resources (now Office of Water Resources) in cooperation with the Federal Emergency Management Agency (FEMA).

As one of the state agencies involved with alleviating the harm that flooding can cause, the Flood Hazard Management Program's specific role is to act in a non-regulatory capacity to provide planning and informational services regarding floodplain management to municipal officials and the general public. This program encourages municipalities to adopt land use bylaws regulating floodplains to ensure public safety and to enable community participation in FEMA's National Flood Insurance Program.

structure's foundation-- causing it to float upward or collapse. In addition, the structure may be damaged by increases in flood severity caused by some man-made alterations in the floodplain. These alterations may diminish the floodplain's capacity to temporarily store damaging floodwaters.

What are the general requirements for construction in floodplains?

Construction and other activities involving alterations in floodplains are regulated by the Commonwealth as well as by most local governments. A property owner or developer must comply with the laws and regulations that are in effect for floodplain areas. This applies to both new structures and to existing buildings to be improved

Individuals planning to build in a flood hazard area as shown on the community's Flood Insurance Rate Map should contact their local officials to learn what the specific requirements may be for siting and design of the project. At a minimum, projects must meet



the design criteria for structures in floodplains contained in the State Building Code, Section 2102.0, which is enforced by the local building official. The community's Conservation Commission will require proponents of projects causing alterations to the floodplain to file a "Notice of Intent", and will review the project for compliance with the Massachusetts Wetland Protection Act as well as for any pertinent local conservation laws.

Many communities have additional requirements which may involve seeking a variance or special permit from a designated community board for development activity in a floodplain. Seeking variances and special permits can be a lengthy process and should be started as early as possible.

Is flood insurance available in your community?

Flood insurance is available for purchase in most Massachusetts cities and towns. The FHMP recommends that you purchase this valuable protection if you live in or near a floodplain. Flood insurance helps protect policy holders against the financial



Scituate, 1992

devastation floods can cause. But, before flood insurance policies can be sold in a city or town, that community must adopt a floodplain bylaw consistent with requirements set forth by the Federal Emergency Management Agency and participate in the National Flood Insurance Program (NFIP). Call the FHMP today to find out if your community is participating.



Westfield, 1955

For more information, publications, or to view flood maps, contact:

Flood Hazard Management Program

Department of Environmental Management

Office of Water Resources

100 Cambridge Street, Room 1904

Boston, MA 02202

(617) 727-3267

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Trudy Coxe, Secretary

Department of Environmental Management

Peter C. Webber, Commissioner



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